

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:

KATHLEEN ELAINE CARTER

Debtor.

**OBJECTION TO
CONFIRMATION**

**Case No. 19-22757-shl
Chapter 13**

I, Brittany Maxon, Esq., an attorney duly licensed to practice law in the State of New York and admitted in the Southern District of New York, affirm the following to be true, under penalty of perjury:

1. I am an attorney with the firm of Woods Oviatt Gilman LLP, attorneys for Wells Fargo Bank, N.A. ("Secured Creditor").

2. Secured Creditor is the Holder of a Note and Mortgage secured by real property commonly known as 30 Greendale Avenue, Mount Vernon, NY 10553; which is identified by the Secured Creditor with a loan number bearing the last four digits of 5307.

3. This Affirmation is submitted for the purpose of objecting to confirmation of the Chapter 13 Plan proposed by Kathleen Elaine Carter (the "Debtor").

4. The Debtor's proposed Plan fails to provide for payment of pre-petition arrears to Secured Creditor. However, the Proof of Claim to be filed on behalf of Secured Creditor asserts pre-petition arrears in the approximate amount of \$252,175.24.

5. The Debtor's proposed plan also fails to provide for post-petition payments to Secured Creditor. As the Note is not set to mature until May 1, 2043, post-petition payments will be necessary to keep Debtor from default on post-petition. The Proof of Claim to be filed on behalf of Secured Creditor asserts the current monthly mortgage payment in the approximate amount of \$3,973.24.

6. The Debtor's proposed Plan is also seeking to enter into Loss Mitigation with Secured Creditor; however the proposed Plan does not take into consideration how the loan will be treated if Loss Mitigation is unsuccessful, nor does it provide for adequate protection payments while Loss Mitigation is pending.

WHEREFORE, the Secured Creditor hereby requests by virtue of the foregoing, confirmation of the Debtor's proposed Chapter 13 Plan be denied pursuant to 11 U.S.C. §1325.

DATED: May 15, 2019

/s/ Brittany J. Maxon

Brittany Maxon, Esq.
WOODS OVIATT GILMAN LLP
Attorneys for Secured Creditor
700 Crossroads Building
2 State Street
Rochester, NY 14614
Telephone: 855-227-5072

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AFFIDAVIT OF MAILING

Case No. 19-22757-shl
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STATE OF NEW YORK)
COUNTY OF MONROE) SS:

I, Penny L McNeely, being duly sworn, deposes and says:

Deponent is not a party to this action and is over 18 years of age.

THAT on May 15, 2019 a true and correct copy of the Objection to Confirmation was served electronically via CM/ECF upon the following:

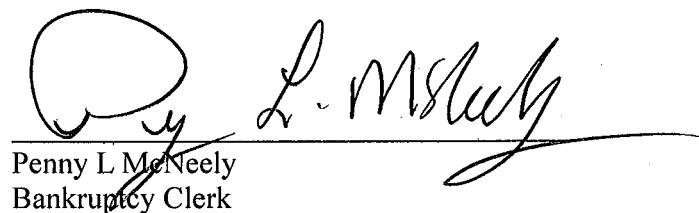
Krista M. Preuss
Chapter 13 Standing Trustee
399 Knollwood Road
White Plains, NY 10603

Adrian J. Johnson
Claudio & Johnson LLC
280 Amboy Avenue
Suite 3
Metuchen, NJ 08840

Office of the U.S. Trustee
US Federal Office Building
201 Varick Street
Suite 1006
New York, NY 10014

The Deponent further served the annexed Objection to Confirmation upon the party/parties listed below by depositing a true copy of same enclosed in a postpaid properly addressed wrapper, in a post office depository under the exclusive care and custody of the United States Postal Service.

Kathleen Elaine Carter
30 Greendale Avenue
Mount Vernon, NY 10553



Penny L McNeely
Bankruptcy Clerk

Sworn to before me this
15th day of May, 2019.


Notary Public

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